

B22C (Official Form 22C) (Chapter 13) (12/10) olsendaines.com

	Gregory Jon Walczyk	According to the calculations required by this statement:
In re	Darlene Lee Walczyk	☐ The applicable commitment period is 3 years.
C N	Debtor(s)	■ The applicable commitment period is 5 years.
Case N	umber:(If known)	■ Disposable income is determined under § 1325(b)(3).
	(II KHOWII)	☐ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.						
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") All figures must reflect average monthly income received from all sources, derived during the six		Column A	Column B			
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Debtor's Income		Spouse's Income		
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	4,000.00	\$	3,545.71		
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. Debtor Spouse						
	a. Gross receipts \$ 0.00 \$ 0.00						
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00						
	c. Business income Subtract Line b from Line a	\$	0.00	\$	0.00		
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse	\$	0.00	\$	0.00		
5		\$	0.00	\$	0.00		
6		\$	0.00	\$	0.00		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is	\$	0.00		0.00		
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$	0.00		

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of					
	international or domestic terrorism.					
	Debtor Spouse \$					
	b. \$ \$ 0.	00 \$	0.00			
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). 4,000.	00 \$	3,545.71			
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		7,545.71			
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD					
12	Enter the amount from Line 11	\$	7,545.71			
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. S	\$	0.00			
14	Subtract Line 13 from Line 12 and enter the result.					
14						
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.					
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: OR b. Enter debtor's household size: 5	\$	76,219.00			
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. □ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment put the top of page 1 of this statement and continue with this statement. ■ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment at the top of page 1 of this statement and continue with this statement. 					
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME					
18	Enter the amount from Line 11.	\$	7,545.71			
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a.					
	Total and enter on Line 19.	\$	0.00			
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	7,545.71			

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.					\$	90,548.52		
22	Applicable median family income. Enter the amount from Line 16.			\$	76,219.00				
	Application of § 1325(b)(3). Check the applicable box and proceed as directed.							·	
23		amount on Line 21 is mo						nined 1	under §
	☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is no 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part								
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME									
		Subpart A: De	eductions under Star	ndar	ds of the Int	ternal Reve	enue Service (IRS)		
National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$	1,731.00			
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Person	ns under 65 years of age		Pers	ons 65 years	of age or old	ler		
	a1.	Allowance per person	60	a2.	Allowance p	er person	144		
	b1.	Number of persons	5	b2.	Number of p	persons	0		
	c1.	Subtotal	300.00	c2.	Subtotal		0.00	\$	300.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$	567.00		
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.								
			Standards; mortgage/rent expense \$ 1,727.00						
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$ 1,522.50								
		Net mortgage/rental expens			Subt	ract Line b fr	om Line a.	\$	204.50
26	25B do Standar	Standards: housing and ur es not accurately computerds, enter any additional and	the allowance to which	you a	re entitled un	der the IRS I	Housing and Utilities		
	content	ion in the space below:						\$	0.00

27A	Local Standards: transportation; vehicle operation/public transpo expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amo	expenses of operating a vehicle and ses or for which the operating expense $1 \blacksquare 2$ or more.	s are		
	Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	e applicable Metropolitan Statistical A	rea or	\$	472.00
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public Tr Standards: Transportation. (This amount is available at www.usdoj.go.court.)	\$	0.00		
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the				
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	\$	517.00		
	b. 1, as stated in Line 47		362.00		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$	155.00
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. [a. IRS Transportation Standards, Ownership Costs] \$ 517.00				
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47	\$	0.00		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$	517.00
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale	come taxes, self employment taxes, so		\$	715.07
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.			\$	0.00
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			\$	114.00
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.			\$	0.00
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				0.00
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do			\$	0.00

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37 actually pay fo pagers, call wa welfare or that	r telecommunication services other than iting, caller id, special long distance, or i of your dependents. Do not include an s Allowed under IRS Standards. Ente	r the total of Lines 24 through 37.	\$	0.00
38 Total Expense	Subpart B: Addition		\$	
	-	II'' E DIA	Ψ	4,775.57
	Note: Do not include any ex	onal Living Expense Deductions		
		penses that you have listed in Lines 24-37		
		Savings Account Expenses. List the monthly expenses in ably necessary for yourself, your spouse, or your		
a. Healt	h Insurance	\$ 483.00		
b. Disab	ility Insurance	\$ 0.00		
c. Healt	h Savings Account	\$ 0.00		
Total and enter	on Line 39		\$	483.00
If you do not a space below:				
expenses that y ill, or disabled	ou will continue to pay for the reasonab	family members. Enter the total average actual monthly le and necessary care and support of an elderly, chronically f your immediate family who is unable to pay for such	\$	0.00
41 actually incur t	o maintain the safety of your family und	erage reasonably necessary monthly expenses that you er the Family Violence Prevention and Services Act or ses is required to be kept confidential by the court.	\$	0.00
Standards for F trustee with do	Iousing and Utilities that you actually ex	mount, in excess of the allowance specified by IRS Local spend for home energy costs. You must provide your case and you must demonstrate that the additional amount	\$	0.00
actually incur, school by your documentation	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			
expenses exceed Standards, not or from the clean	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			0.00
contributions in		y necessary for you to expend each month on charitable ts to a charitable organization as defined in 26 U.S.C. § f 15% of your gross monthly income.	\$	0.00
46 Total Addition	nal Expense Deductions under § 707(b	• Enter the total of Lines 39 through 45.	\$	926.76

		Subpart C: Deductions for De	bt Payment			
47	own, list the name of creditor, identiced whether the payment include scheduled as contractually due to each	ns. For each of your debts that is secure tify the property securing the debt, state to staxes or insurance. The Average Month ach Secured Creditor in the 60 months for ist additional entries on a separate page.	the Average Monthl aly Payment is the to following the filing or	y Payment, and otal of all amounts f the bankruptcy		
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance		
	American Honda Finance a. Corporation	2008 Honda Civic	\$ 362.00	□yes ■no		
	b. Bank of America*	Home & Land 1240 NE Market Dr. Fairview, OR 97024		■yes □no	d.	4 004 50
-			Total: Add Lines	1	\$	1,884.50
48	motor vehicle, or other property ne- your deduction 1/60th of any amou payments listed in Line 47, in order sums in default that must be paid in the following chart. If necessary, list	ss. If any of debts listed in Line 47 are so cessary for your support or the support of the "cure amount") that you must pay to maintain possession of the property. It order to avoid repossession or foreclosust additional entries on a separate page.	f your dependents, y the creditor in addi The cure amount wo ire. List and total an	you may include in tion to the buld include any y such amounts in		
	Name of Creditor a. Bank of America*	Property Securing the Debt Home & Land 1240 NE Market Dr. Fairview, OR 97024	1/60th of	the Cure Amount 100.00		
	an Dank or 7 anonoa	Tall view, OIX 97024		Total: Add Lines	\$	100.00
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.					0.00
	Chapter 13 administrative expense resulting administrative expense.	ses. Multiply the amount in Line a by the	e amount in Line b, a	and enter the		
	issued by the Executive Of information is available at the bankruptcy court.)	district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	\$ x	0.00		
	c. Average monthly administration	rative expense of chapter 13 case	Total: Multiply Li	ines a and b	\$	0.00
51	Total Deductions for Debt Payme	ent. Enter the total of Lines 47 through 5	50.		\$	1,984.50
		Subpart D: Total Deductions f	rom Income			
52	Total of all deductions from inco	ne. Enter the total of Lines 38, 46, and 5	51.		\$	7,686.83
	Part V. DETERM	INATION OF DISPOSABLE I	NCOME UND	ER § 1325(b)(2)	
53	Total current monthly income. E	Inter the amount from Line 20.			\$	7,545.71
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.			\$	0.00	
		Enter the monthly total of (a) all amoun	4:41-11-1 1	employer from	1	
55	Qualified retirement deductions. wages as contributions for qualified loans from retirement plans, as specific plans as specific plans.	l retirement plans, as specified in § 541(b			\$	0.00

57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable. Nature of special circumstances Amount of Expense a.	\$ 0.00
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 7,686.83
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ -141.12
	Part VI. ADDITIONAL EXPENSE CLAIMS	,1
60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the of you and your family and that you contend should be an additional deduction from your current monthly income to 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average each item. Total the expenses. Expense Description	under §
	Part VII. VERIFICATION	
61	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a join must sign.) Date: August 31, 2012 Date: August 31, 2012 Signature: /s/ Gregory Jon Walczyk (Debtor) Date: August 31, 2012 Signature: /s/ Darlene Lee Walczyk (Joint Debtor, if an	